

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

In re:

CHERYL REYNA BUSH

Debtor(s)

Case No. 12-42693

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Diana S. Daugherty, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/23/2012.
- 2) The plan was confirmed on 05/24/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/13/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/04/2017.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,495.56.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$126,625.00
Less amount refunded to debtor	\$32.66

NET RECEIPTS: **\$126,592.34**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,967.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,888.76
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,855.76**

Attorney fees paid and disclosed by debtor: \$33.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARSENAL CREDIT UNION	Secured	14,200.00	15,011.79	15,011.79	15,011.79	1,773.87
CERASTES LLC	Unsecured	4,112.00	5,700.35	5,700.35	5,700.35	0.00
CITY & VILLAGE TAX OFFICE	Secured	0.00	6,104.00	6,104.00	6,104.00	793.05
ELECTRO SAVINGS CREDIT UNION	Secured	NA	NA	NA	0.00	0.00
ELECTRO SAVINGS CREDIT UNION	Secured	9,000.00	0.00	8,958.93	0.00	0.00
FEDERAL NATL MORTGAGE ASSN	Secured	47,815.04	47,972.10	47,972.10	47,972.10	5,803.84
FEDERAL NATL MORTGAGE ASSN	Secured	NA	0.00	375.00	0.00	0.00
JP MORGAN CHASE BANK NA	Secured	15,500.00	16,086.09	16,086.09	16,086.09	1,900.80
MO DEPT OF REVENUE	Unsecured	NA	23.50	23.50	23.50	0.00
MO DEPT OF REVENUE	Priority	880.00	839.33	839.33	839.33	0.00
PERSONAL FINANCE CO	Secured	1,582.00	1,238.67	1,238.67	1,238.67	149.06
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	500.00	493.03	493.03	493.03	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	NA	997.76	997.76	997.76	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	3,975.00	5,282.49	5,282.49	5,282.49	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	185.00	998.48	998.48	998.48	0.00
PRA RECEIVABLES MGMT LLC	Unsecured	1,496.00	2,443.32	2,443.32	2,443.32	0.00
SANDBERG PHOENIX & VAN GONTA	Secured	6,104.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	0.00	74,648.31	74,648.31	0.00	0.00
ST LOUIS CO COLLECTOR OF REV	Priority	1,685.66	1,717.48	1,717.48	1,717.48	0.00
ST LOUIS CO COLLECTOR OF REV	Priority	NA	1,373.05	1,373.05	1,241.23	0.00
WELLS FARGO BANK NA	Secured	309,581.00	0.00	309,832.01	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	0.00	166.34	166.34	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$319,165.94	\$0.00	\$0.00
Mortgage Arrearage	\$166.34	\$166.34	\$0.00
Debt Secured by Vehicle	\$105,746.19	\$31,097.88	\$3,674.67
All Other Secured	\$55,314.77	\$55,314.77	\$6,745.95
TOTAL SECURED:	\$480,393.24	\$86,578.99	\$10,420.62
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,929.86	\$3,798.04	\$0.00
TOTAL PRIORITY:	\$3,929.86	\$3,798.04	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,938.93	\$15,938.93	\$0.00

Disbursements:		
Expenses of Administration	<u>\$9,855.76</u>	
Disbursements to Creditors	<u>\$116,736.58</u>	
TOTAL DISBURSEMENTS :		<u>\$126,592.34</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/08/2017

By: /s/ Diana S. Daugherty

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.